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PATENT

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| PATENT APPLICATION OF |) | |
| Susan P. Beacham |) | |
| |) | |
| SERIAL NO.: 09/825,714 |) | Group Art Unit: 3624 |
| |) | |
| FILED: April 5, 2001 |) | Examiner: Felton |
| |) | |
| FOR: METHOD AND SYSTEM OF ENABLING |) | |
| MINORS TO MAKE STOCK MARKET |) | |
| TRANSACTIONS VIA THE INTERNET |) | |
| WITH ADULT AUTHORIZATION |) | |

BY FACSIMILE ONLY TO 571-273-8300

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Attention: Examiner Daniel S. Felten

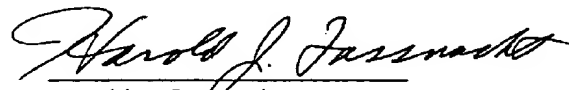
SUMMARY OF ISSUES TO BE DISCUSSED DURING FEB. 22 TELEPHONE INTERVIEW

Applicant thanks Examiner Felten for agreeing to a telephone interview, currently scheduled for February 22 at 2 pm. Applicant's attorney will call the Examiner at that time. Applicant anticipates that the participants will be Applicant's undersigned attorney and applicant's spouse and business partner, Mr. Michael Beacham. Here are the questions Applicant's attorney would like to discuss:

1. Does the "About stocks" section of Kidstock.com describe "receiving a stock transaction request from [a] minor" as claimed in applicant's claim 1? (Applicant believes it does not.)
2. Does the "Custodial account" section of Kidstock.com describe "enabling an adult to fulfill the stock transaction request on behalf of the minor"? (Applicant believes it does not.)
3. Does the "Performance Competition and Prizes" section of mainXchange describe "enabling [a] minor to [a] make stock transaction request" "if the minor has answered a predetermined percentage of ... stock vetting questions correctly"? (Applicant believes it does not.)

4. Does either Kidstock.com or mainXchange describe a method or system that enables actual, real-world stock transactions to be effected by an adult if a minor has requested the transaction and been vetted? (Applicant believes they do not.)
5. Regarding claims 7-9: Does Kidstock.com describe a custodian account that comprises an allowance stash, a savings account and an investment account, a means for enabling a minor person to donate to charity or a means for enabling a minor to purchase goods and services from money in the allowance stash? (Applicant believes that it does not.)
6. Finally, shouldn't the rejection under Section 102(e) have been brought under Section 102(a) because the Kidstock.com reference is not a patent or international application as required in 102(e) prior to the amendment by the AIPA?

Respectfully submitted,



Harold J. Fassnacht
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Dated: 20 Feb 2006